

Montgomery County Active Employees

October 2005

OFFICE OF HUMAN RESOURCES

Open Enrollment Bulletin

Monday, October 24, to 5:00 p.m. Monday, November 14, 2005.

REVIEW THE NEW 2006 RATES!

**PLEASE REVIEW THIS BULLETIN AS THERE ARE IMPORTANT
PLAN PROVIDER & PLAN FEATURE CHANGES.**



1. Use a #2 pencil when completing the pre-printed election form.
2. Keep a copy of each form you are submitting to OHR for your records.
3. Return your completed form(s) and all required documentation to OHR no later than 5:00 p.m. Monday, November 14, 2005. **Please do not fold the election form.** It is recommended that, if possible, you hand-deliver your forms and documentation to guarantee timely submission. NO FAXES.

NOTE: If you are NOT making any changes and do NOT wish to participate in the 2006 Flexible Spending Accounts, you do not have to turn in the election form!!

HIGHLIGHTS

- ♦ NEW Dental Provider – United Concordia
- ♦ Prescription (Rx)/Health Plans
- ♦ Vision
- ♦ Optional Life Insurance & Optional Dependent Life Insurance
- ♦ Eligible Dependents – Who is eligible for coverage & how to add or delete coverage
- ♦ Medicare A & B and Medicare Part D
- ♦ Flexible Spending Accounts (FSA)
- ♦ Long Term Care Insurance

ATTACHED FORMS – also available on the HR Resource Library at www.montgomerycountymd.gov

- ♦ UCCI Dental PPO Claim Form – for use effective 01/01/06
- ♦ 2006 FSA Claim Form – New form that allows you to choose the year to which you apply the FSA claims
- ♦ Dependent Addition Form
- ♦ Prudential's Evidence of Insurability (EOI) "short" form – Complete to increase Optional Life Insurance

Late, unsigned or incomplete forms, or forms without the necessary supporting documentation will NOT be accepted or processed.

2006 Group Insurance

ELIGIBLE DEPENDENTS

- Please review the dependents listed on your Open Enrollment election form.
- An ex-spouse is NOT permitted to remain a covered dependent. After a divorce, you must notify OHR within 60 days to delete coverage. Complete a Dependent Deletion Form and provide a copy of your divorce decree.
- If a listed dependent is no longer eligible, it is your responsibility to DELETE that dependent using a Dependent Deletion form available on the HR Resource Library
 - DELETED dependents will be removed from your record.
 - A deleted dependent may only be re-enrolled if they again become eligible.
 - If your child again becomes a full-time student before age 26.
 - An ex-spouse that you re-marry.
- Effective 01/01/06, eligible dependents with no coverage can remain listed until the earlier of:
 - Age 19 (age 26 if a full-time student; any age if disabled), marriage, or death - for a dependent child.
 - Divorce or death - for a spouse.
 - End of domestic partnership or death – for domestic partner.



CHANGE IN STATUS

- Open Enrollment changes will be effective 01/01/2006.
- Any mid-year changes, due to a Qualified Status Change must be submitted within sixty (60) days of the event.
 - The effective date of the change will be the date OHR is provided with ALL completed forms and documentation.
 - For newborns and adoptions only, the change will be retroactive to date of birth or adoption, if OHR is notified within the first 60 days.

COBRA (CONTINUATION OF COVERAGE)

- Any dependent who is deleted within 60 days of a Qualified Status Change (refer to your SPD) and who loses coverage will be offered notice of their rights to continue coverage.
- Any eligible dependent for whom coverage is cancelled by an Open Enrollment election is not eligible for COBRA continuation coverage.
- If notification is received by OHR after 60 days of a Qualified Status Change, the dependent will be removed from coverage and COBRA will NOT be offered.
- Refer to the COBRA section of the Summary Plan Document for additional details.

MEDICARE A & B

- All County health plans pay claims for Medicare eligible participants as if they have elected Medicare Parts A & B at age 65, or earlier if eligible
- The County's health plans are primary for active employees AND their Medicare eligible dependents. Medicare may become primary for you and your eligible dependents when you are no longer an active County employee.

MEDICARE PART D

- Please review the Creditable Coverage Notice on page 47 of your Summary Plan Document.

2006 Group Insurance – Continued

NEW DENTAL PROVIDER (PPO OR DHMO)

UNITED CONCORDIA, INC. (UCCI)



- Effective 01/01/2006.
- If you do not make any changes to your dental coverage during Open Enrollment, you will be automatically enrolled in the same type of dental plan (PPO or DHMO) with UCCI that you were previously enrolled in on 12/31/2005.
- To retain your same type of dental coverage, it is NOT necessary for you to do anything.

PLAN PROVISIONS

- PPO PLAN PROVISIONS ARE EQUIVALENT TO THE 2005 PLAN PROVISIONS.
- DHMO plan provisions have changed; please review the enclosed new DHMO provisions. Current participants will receive a separate mailing from UCCI to review the plan provisions.

NETWORK INFORMATION

- UCCI has a larger network of participating dental providers (PPO & DHMO).
- Current UCCI provider directories are available online (see below).
- PPO participants may choose any dental provider, however, UCCI network providers will offer greater savings to you and your family.

DENTAL ID CARDS

- PPO ID Cards will be mailed to all enrolled participants by 12/31/05.
- After 01/01/06, you may print out an ID card from the UCCI website under “My Dental Benefits.”
- For DHMO participants, UCCI will automatically assign you a UCCI primary dentist. If you wish to change your primary dentist, you may call UCCI directly AFTER you have received your ID card. The phone number will be on your ID card.

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UCCI Plan and Provider Information

- To locate a participating dentist, plan materials or personal account information, log on to:
 - www.ucci.com
 - Click on “Client’s Corner”
 - Click on “Montgomery County Government”

Customer Service: 866-851-7564

2006 Group Insurance – Continued

Dental Continued from page 3

CLAIMS

- 2006 claims must be submitted to UCCI. The new UCCI claim form is included in this bulletin and is available in the County's HR Resource Library.
- The deadline to submit 2005 claims to CIGNA is June 30, 2006.

WORK IN PROGRESS

- Orthodontia – Participants with CIGNA payment plans will be mailed a UCCI "Ortho In Progress Treatment Plan" by 12/31/05. Orthodontia claims must be submitted to UCCI after 12/31/05 regardless of the date of service.
- Fixed Bridgework, Crowns, Inlays and Onlays – Covered by UCCI only if initiated after 12/31/05
- Certain procedures initiated prior to 01/01/06, will be covered and should be submitted to CIGNA Dental until 03/31/06. Reference page 9 of the CIGNA PPO plan booklet for additional details.
- Endodontics – Claims reimbursed by UCCI based on the completed date of service.

PRESCRIPTION (RX)/HEALTH PLANS

- Rx coverage (High or Standard option) is now available to any participant, regardless of your medical plan election.
 - For example, you may now elect CareFirst High Option POS medical with Caremark Standard Option Rx coverage or vice versa.
- No plan provision changes.
- See Plan Comparison Chart in Summary Plan Document (pages 22-31).



VISION

- Expanded NVA network of participating providers now includes most national chains. See online directory to search for a specific provider.
- Limited time Lasik discount: January - June 2006.
 - The NVA provider, The Laser Center (TLC), has agreed to lower their prices for NVA plan participants and their covered dependents.
 - \$3200 Regular Lasik for both eyes (discounted from \$5000).
 - \$4200 Custom Lasik for both eyes (discounted from \$5600).
 - NVA standard Lasik discount of 15% not to exceed \$3600 is ongoing at participating providers.



2006 Group Insurance – Continued

OPTIONAL LIFE INSURANCE

- New employee Optional Life elections OR increases in coverage require approval by the provider before they are effective. You must complete an Evidence of Insurability (EOI) form and submit it directly to PRUDENTIAL. The new EOI form is included in this package.
- Prudential will notify both you and the County upon approval or denial.
- There is no EOI required if you are decreasing or canceling optional life.
- Coverage is effective 01/01/06 (or when approved, if after). Payroll deduction changes will follow within two weeks.
- Optional Life Insurance may continue until age 70. Coverage may continue into retirement, but coverage must be approved and effective before your retirement date. Once retired, coverage may only be maintained or cancelled.

OPTIONAL DEPENDENT LIFE INSURANCE

- There are three (3) levels of dependent life insurance available to all employees.
- Changes to Dependent Life insurance do NOT require evidence of insurability, but may only be elected at Open Enrollment or with a consistent Qualified Status Change.
- Dependent life insurance for a child will only continue to age 21.
- Domestic partners, children of domestic partners and any disabled dependents over age 21 are not covered by this policy.
- Once retired, Dependent Life Insurance coverage may only be maintained or cancelled – coverage levels may not be otherwise changed.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- New IRS provisions allow a 2 1/2 month grace period to ***incur*** claims for eligible expenses.
- Additionally, the deadline to ***submit*** claims for reimbursement for 2005 expenses has been extended until 04/30/06. For example:
 - 2005 FSA participants have until 2 1/2 months after the end of the year to ***incur*** eligible expenses and until 04/30/2006 to ***submit*** those claims for reimbursement.
 - 2006 FSA participants have 2 1/2 months after the end of the year to ***incur*** eligible expenses and until 04/30/2007 to ***submit*** those claims for reimbursement.
- Please use the NEW FlexAmerica claim form.
- Sign up to have your FSA reimbursements directly deposited into your bank.
- Recent IRS rules have expanded eligible medical expenses to include many over the counter medications. Contact FlexAmerica directly with any questions regarding eligible expenses.
- Recent IRS rules limit the income of a dependent, including a parent, to qualify for eligible expenses in a Dependent Care FSA (please see plan materials for additional information).
- Please refer to the www.FlexAmerica.com or the online HR Resource Library for HR Topics and other additional information.

2006 Group Insurance – Continued

LONG TERM CARE INSURANCE

- Long Term Care insurance is available at any time with evidence of insurability.
- Available to Montgomery County employees, spouses, eligible domestic partners, parents, grandparents & all in-laws with evidence of insurability; not available to dependent children or domestic partners' children.
- 100% employee paid - age based rates.
- Contact Prudential directly for additional information at:
 - 1-800-732-0416
 - Website www.prudential.com/gltc/mca.html
 - Group code MCG Password MCGLTC

GROUP INSURANCE AT RETIREMENT

- If you are a member of the Montgomery County Employees' Retirement System (ERS) and retire under a normal, early, disability or discontinued service retirement, you are eligible for group insurance benefits. However, you are **not** eligible for group insurance benefits if you leave County service with a deferred vested benefit payable upon your normal retirement date.
- If you are a member of the Montgomery County Retirement Savings Plan (RSP), you are eligible for group insurance upon separation from service if your age and credited service under the RSP (as well as the ERS, if you had previously transferred from the ERS to the RSP) at the time of separation from service meet the following:

<i>If you belong to group</i>	<i>And you have credited service of at least</i>	<i>And Your age is at least</i>
RN, RM, RC	5 years	60
	15 years	50
	20 years	45
RP – Police, Fire or Sheriff/Corrections	15 years	45
	20 years	41

HELP REDUCE PLAN COSTS

- **STOP FRAUD**
 - If you are aware of claims fraud, please report it directly to the insurance plan.
 - If you are aware of an ineligible dependent being covered, please report it directly to the Benefits Team.
- **SAVE A TREE**
 - Please use online resources whenever possible to reduce our need to order directories and other plan materials.
 - Health Plan materials have not changed. Up-to-date directories are available online.

Seasonal Questions and Answers

Q. How do I know if I am in the Choice Plan or Select Plan?

- A. Choice – employees in a bargaining unit position or employees hired before October 1, 1994.
Select – unrepresented employees hired on or after October 1, 1994.*

Q. What happens if I don't complete an election form OR make any changes OR submit a form that isn't filled out correctly OR I forget to sign the form?

- A. Then your coverage for 2006 will be the same plans and levels of coverage that you have now, except that you will not be enrolled in the Flexible Spending Accounts. **Late, incomplete or unsigned forms will not be accepted or processed.***

Q. What happens if I complete the Dependent Addition Form, but do not submit proof of eligibility, such as marriage or birth certificates to add dependents?

- A. Then you and your current dependents will remain enrolled; any new dependent(s) will NOT be enrolled. Dependents will not be added without proof of eligibility.*

Q. What happens if I complete and sign the election form, but accidentally elect more than one medical or dental plan, or more than one level of optional life coverage?

- A. The form will be processed, but you will keep your current plan(s)/coverage levels.*

Election Form Abbreviations

Plan

MEDICAL

CareFirst High Option POS
CareFirst Standard Option POS
CareFirst High Option POS Out of Area
CareFirst Standard Option POS Out of Area
Optimum Choice
Kaiser Permanente (includes Kaiser Rx)
No Medical

Abbreviation

HI OPT POS
ST OPT POS
HI OPT POS-OOA
ST OPT POS-OOA
OPT CH
KAI W/ KAI RX
NONE

PRESCRIPTION

Caremark High Option \$4/\$8 Plan
Caremark Standard Option \$10/\$20/\$35 Plan
No Prescription

\$4/\$8
\$10/\$20/\$35
NONE

DENTAL

Dental PPO (Traditional Dental Plan)
Dental HMO (DHMO)
No Dental

PPO
HMO
NONE

VISION

Vision
No Vision

VIS
NONE

Benefit Fairs

<u>Date</u>	<u>Time</u>	<u>Location</u>
10/25/05	11:00 – 2:00	EOB Cafeteria
10/31/05	2:30 – 4:30	Up-County Government Center
11/03/05	11:00 – 2:00	EOB Cafeteria
11/04/05	11:00 – 2:00	EOB Cafeteria

EOB – Executive Office Building, 101 Monroe St., Rockville, MD

Up County Center – 12900 Middlebrook Rd., Germantown, MD

Important Phone Numbers and Web Sites

Medical Plans

CareFirst BCBS Member Services
Kaiser Permanente Member Services
 Washington Area
 Baltimore Area
Optimum Choice Member Services

Dental Plans

United Concordia Dental PPO
United Concordia Dental Care DHMO

Vision Plan

NVA

Prescription Plan

Caremark

Flexible Spending Accounts

FlexAmerica

COBRA Administrator

Conexis

Office of Human Resources

benefits@montgomerycountymd.gov

Telephone

888-417-8385

301-468-6000

800-777-7902

301-360-8115

800-709-7604

866-851-7564

866-468-2393

866-240-4926

301-530-9400 x 225

877-722-2667

240-777-5120

877-613-5212

240-777-5126 (TTY)

Fax 240-777-5131

Web Sites

www.carefirst.com

www.kaiserpermanente.org

www.mamsi.com

www.ucci.com

- Click on Client's Corner
- Click on "Montgomery County Government"

www.e-nva.com

www.caremark.com

www.flexamerica.com

www.conexis.com

www.montgomerycountymd.gov

- HR Resource Library
- e-Subscription Lists

TIP! Keep this list of phone numbers and web sites for year round use. Cut it out and put it with your other important phone numbers!

WEB LOCATION FOR ON-LINE RESOURCES

www.montgomerycountymd.gov